

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

---

In re:

**Donetta Yvette Barrett**

S.S. No.: xxx-xx-5636

Mailing Address: 4109 Panther Creek Parkway, Durham, NC 27703-

**Case No. 11-81229**

---

Debtor.

---

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on July 29, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 16, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

---

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 7/20/11			
				Lastname-SS#: Barrett-5636			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
	RBC Mortgage		\$2,302	**			
				**			
				**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	RBC Mortgage		\$738	N/A	n/a	\$738.00	
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Capital One		\$6,705	5.00	\$67	\$162.22	2006 Kia Spectra
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$3,338					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 1,026		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				11.50 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
Kaelyn McCollum

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Citifinancial  
3616 Witherspoon Blvd.  
Suite 101  
Attn: Managing Agent  
Durham, NC 27707

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

AES  
1200 North 7th Street  
Harrisburg, PA 17102

Dell Financial Services\*\*\*  
Customer Services  
Post Office Box 81585  
Austin, TX 78708-1585

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

American Home Shield  
Post Office Box 849  
Carroll, IA 51401-0849

Direct Loans\*\*  
US Department of Education  
PO Box 5609  
Greenville, TX 75403-5609

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Associated Recovery Systems  
Post Office Box 469048  
Escondido, CA 92046-9048

Direct TV  
c/o Allied Interstate  
PO Box 2455  
Chandler, AZ 85244-2455

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Barclays Bank  
100 South West Street  
Wilmington, DE 19801

Dish Network  
Post Office Box 105169  
Atlanta, GA 30348-5169

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Blue Cross Blue Shield of NC  
Post Office Box 2291  
Durham, NC 27702-2291

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Capital One  
Post Office Box 85015  
Richmond, VA 23285-5075

Fannie Mae  
3900 Wisconsin Ave, NW  
Washington, DC 20016-2892

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Capital One Auto Finance\*\*  
3905 Dallas Parkway  
Attn: Managing Agent  
Plano, TX 75093

Frontier  
P.O. Box 20550  
Rochester, NY 14602

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

CBCS  
Post Office Box 182573  
Columbus, OH 43218-2573

GC Services  
Post Office Box 3026  
Houston, TX 77253-3026

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Penn Credit Corporation  
Post Office Box 988  
Harrisburg, PA 17108-0988

Tribute  
Post Office Box 136  
Newark, NJ 07101-0136

JCPenney  
c/o GE Money Bank  
PO Box 981131  
El Paso, TX 79998-1131

Portfolio Recovery Associates  
120 Corporate Boulevard  
Suite 100  
Norfolk, VA 23502

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Lane Bryant \*\*  
c/o Spirit of American National BK  
Post Office Box 182273  
Columbus, OH 43218-2273

Protocol Recovery  
Post Office Box 333  
Panama City, FL 32402-0333

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

RBC Centura Bank(\*\*)  
Attn: Richard Ramsay or Jeanna Harrell  
Post Office Box 1220  
Attn: Managing Agent  
Rocky Mount, NC 27802-1220

MACYSDSNB  
911 Duke Blvd  
Mason, OH 45040

SECCREDIT  
2623 West Oxford Loop  
Oxford, MS 38655

Metabank  
5501 South Broadband Lane  
Sioux Falls, SD 57108

Social Security Administration  
Southeastern Program Service Center  
1200 Rev. Abraham Woods, Jr, Blvd.  
Birmingham, AL 35285

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

Target  
c/o Retailers National Bank  
Post Office Box 59228  
Minneapolis, MN 55459-0228

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Time Warner  
c/o Credit Management  
4200 International PKWY  
Carrollton, TX 75007

Panther Creek HOA  
4104 Panther Creek Parkway  
Attn: Managing Agent  
Durham, NC 27704

TransWorld Systems  
2235 Mercury Way  
Suite 275  
Santa Rosa, CA 95407-5413